

Guardian Fixed Target AnnuitySM Guaranteed Interest Rates



Hit Your Retirement Target with the Guardian Fixed Target AnnuitySM

Interest Rates and
Available Guaranteed
Interest Periods as of

July 14, 2014

*Rates are subject
to change at any time.*

*The noted interest rates are
guaranteed for the duration
of their corresponding
maturity periods.*

Guaranteed Interest Period	Interest Rates on Premiums of:	
	\$100,000 or more	less than \$100,000
5-Year Maturity	1.25%	1.05%
6-Year Maturity	1.55%	1.35%

Explore the features of Guardian Fixed Target AnnuitySM to see if it may be an appropriate addition to your retirement plan.

Contributions Limitations

- **Minimum Purchase:** \$5,000
Maximum Purchase: \$1 million without prior GIAC approval
- **Maximum Issue Age:** 85

Surrender Charge Schedules

Guaranteed Interest Periods (all may not be available at all times)

Initial Purchase:

- **3 Year Maturity:** 7%, 7%, 7%
- **4 Year Maturity:** 7%, 7%, 7%, 6%
- **5 Year Maturity:** 7%, 7%, 7%, 6%, 5%
- **6 Year Maturity:** 7%, 7%, 7%, 6%, 5%, 4%
- **7, 8, 9, and 10 Year Maturities:** 7%, 7%, 7%, 6%, 5%, 4%, 3%

Upon Renewal:

- **3 Year Maturity:** 6%, 6%, 6%
- **4 Year Maturity:** 6%, 6%, 6%, 5%
- **5 Year Maturity:** 6%, 6%, 6%, 5%, 4%
- **6 Year Maturity:** 6%, 6%, 6%, 5%, 4%, 3%
- **7, 8, 9 and 10 Year Maturities:** 6%, 6%, 6%, 5%, 4%, 3%, 2%
- **One-Year Guaranteed Interest Period:** No surrender charges and only available at maturity of a guaranteed interest period.

Upon renewal into any guaranteed interest period other than the one-year guaranteed interest period, the surrender charge schedule begins on the first day of renewal into that guaranteed interest period.

This document is not a legal contract. For terms and conditions please refer to the annuity contract.

The information provided herein is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any federal tax penalties. This brochure supports the promotion and marketing of this annuity.

Current tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the particular set of facts and circumstances. Entities or persons distributing this information are not authorized to give tax or legal advice. Individuals are encouraged to seek specific advice from their personal tax or legal counsel.

Guardian Fixed Target AnnuitySM is a service mark of and issued by The Guardian Insurance & Annuity Company, Inc. (GIAC), a Delaware corporation whose principal place of business is 7 Hanover Square, New York, NY, 10004. (800) 221-3253.

One-Year Guaranteed Interest Period

At the end of your guaranteed interest period, if you are not ready to renew for an extended period, Guardian Fixed Target AnnuitySM offers a one-year guaranteed interest period. This option allows you to keep your annuity's accumulation value growing free of surrender charges and tax-deferred through a fixed rate of return guaranteed for one year. When you are ready, you may transfer 100% of your balance into any available guaranteed interest period.

10% Free Withdrawal Amount (FWA)

You can access 10% of the annuity's value free of any surrender charge each contract year. During the first contract year, this will equal 10% of the premium used to purchase the annuity. Thereafter, this will equal 10% of the accumulation value on the later of the first day of the current guaranteed interest period or an anniversary of that date. The 10% free withdrawal amount is non-cumulative.

Death Benefit

Annuity accumulation value at the time we receive proof of death in good order of the person named as the owner on the contract.

Spousal Continuation

For contracts that are jointly owned by spouses or for a single-owner contract with a sole spouse beneficiary, in the event of the death of an owner spouse, the surviving spouse can elect to continue the contract in the current guaranteed interest period without surrender charges, subject to certain conditions. Upon maturity, if the accumulation value is renewed into any of the available guaranteed interest periods, it will be subject to a new surrender charge schedule.

GIAC is a wholly owned subsidiary of The Guardian Life Insurance Company of America.

Form numbers: ICC14-IFA, I4-IFA

Product availability and features may vary by state.

Principal, stated interest rates and other contract guarantees are guaranteed solely by the claims-paying ability and financial strength of GIAC.

For more information about GIAC's Guardian Fixed Target AnnuitySM or to obtain current initial guarantee period interest rates, please contact your financial professional or call GIAC at (800) 221-3253.

www.GuardianLife.com

Not a deposit. Not FDIC or NCUA Insured |

No Bank or Credit Union Guarantee



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